



# BENEFITS BULLETIN

SPRING 2017

For all benefits eligible City of Chicago civilian employees, Firefighters, Paramedics, Police Captains, Lieutenants and Sergeants.



## VIRTUAL MEDICAL EVALUATIONS

A new pilot program offers PPO members virtual “face-to-face” medical evaluations for common, non-emergency conditions through MDLIVE. Use a phone, tablet or computer with a front facing camera to speak with a physician about common ailments such as:

- Earache
- Sinus Infection
- Sore Throat
- Asthma
- Fever
- Headache
- Flu
- Pink eye
- Allergies

The MDLIVE service is available 24/7 including weekends and holidays throughout most of the U.S.

Contact MDLIVE by phone, online video chat or by using the MDLIVE mobile app. First register, and then select from a list of primary care doctors for your medical evaluation. MDLIVE doctors include pediatricians, internal medicine, family practice and obstetrics/gynecology physicians.

The online video chat function allows you to send images of symptoms, for example photos of a skin condition. After the doctor completes your evaluation, if necessary, an electronic prescription is sent to a pharmacy of your choice. You also have the option of MDLIVE sending a secure e-fax report to your personal physician.

MDLIVE will charge you a \$20 copay for the virtual visit (you must have a valid credit card). MDLIVE submits a claim directly to Blue Cross Blue Shield of Illinois and you receive an explanation of benefits for your records.

## DIFFERENT WAYS TO ACCESS MDLIVE



### Telephone

Call 1-888-676-4204. The number is on the back of your new Blue Cross Blue Shield Illinois PPO ID card



### Online video chat

[www.MDLIVE.com/bcbsil](http://www.MDLIVE.com/bcbsil) (login with your BCBS user name and password, click the green button to speed dial the call center)



### Mobile application

Go to Google Play or Apple Store to download the MDLIVE mobile app. The site is available in Spanish. Login with user name and password. Or access the MDLIVE app from Blue Access for Members [www.bcbsil.com](http://www.bcbsil.com)

## PRINT A BLUE CROSS ID CARD

If you need to visit a medical provider or fill a prescription but cannot find your medical ID card, you can print a temporary ID card from the Blue Cross Blue Shield of Illinois (BCBSIL) website. You can also download an image of your ID Card to your smart phone.

1. You'll need your group number and your Blue Cross ID number (this is not your City employee ID number). Call BCBSIL at 1-800-772-6895 to get the numbers you need. BCBSIL is available 8:00 a.m. to 5:30 p.m. CST.
2. Log into [www.bcbsil.com/cityofchicago](http://www.bcbsil.com/cityofchicago).
3. On the right side of the screen, log into "Blue Access for Members". If you have not registered before, click the "Register Now" button and use your group and ID numbers to complete the registration and create a user name and password.
4. Click the "Log In" tab and type in your user name and password.
5. Go to "Quick Links" on the left side of the screen. Click "Print a Temporary ID card". This will create your Blue Cross ID card for printing.

## PAYING FOR HEALTH COVERAGE ON LEAVE

Employees on a leave of absence who wish to continue City healthcare coverage must pay contributions directly to the City. If the leave is a Family Medical Leave (FMLA) or Duty Disability (DD), employees will be charged their regular paycheck contributions for healthcare. Employees on other types of leave will be charged the Direct Pay Rate (below). Employees on leave are sent a monthly bill for health coverage. The bill must be paid on time or health coverage terminates. Employees are also responsible for making payments directly to Prudential to continue their Long Term Disability Insurance and/or additional Life Insurance. Call the Benefits Service Center at 1-877-299-5111 for more information about Direct Pay or to re-enroll for benefits within 30 days of returning to work after any leave.

### MONTHLY DIRECT PAY RATES

Effective January 1, 2017

TYPE OF PLAN	LEVEL OF COVERAGE		
	Employee	Employee + One	Employee + Two or More
BLUE CROSS BLUE SHIELD PPO	\$658.56	\$1,200.90	\$1,650.93
BLUE ADVANTAGE HMO	\$524.54	\$1,057.47	\$1,547.93
BCBS DENTAL HMO	\$14.20	\$27.71	\$41.45
BCBS DENTAL PPO	\$22.27	\$41.97	\$55.63
VISION	\$3.05	\$6.10	\$9.15